

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:** : **CHAPTER 13**  
**WILLIAM BURAL DUDLEY, SR** :  
**aka William Dudley, Sr** : **CASE NO. 1:20-bk-01555**  
**Debtor** :  
:   
**SPECIALIZED LOAN SERVICING** :  
**LLC, as servicer for Wells Fargo Bank,** :  
**National Association, successor by merger** :  
**to Specialized Loan Servicing, LLC as** :  
**servicer for Wells Fargo Bank,** :  
**Miinnesota, National Association, as** :  
**Trustee for Reperforming Loan REMIC** :  
**Trust Certificates, Series, 2002-3,** :  
**Movant** :  
:   
**v.** :  
:   
**WILLIAM BURAL DUDLEY, SR** :  
**aka William Dudley, Sr,** :  
**Respondent** :

## ANSWER TO MOTION FOR RELIEF FROM STAY

1. Admitted.
2. Admitted.
3. Admitted.
4. There is no record of assignments listed and this averment is therefore denied.
5. Admitted that the filing of a bankruptcy petition acts as a stay upon certain foreclosure actions
6. Admitted.
7. Proof of default is demanded at trial and this paragraph is therefore denied.
8. Proof of amounts owed is demanded at trial and this paragraph is therefore denied.
9. Denied that Movant has demonstrated cause for relief.

10. Movant has failed to satisfy all of the elements of Bankruptcy Code § 506(b) and allegations that the Debtor is responsible for payment of attorney fees and costs are therefore denied.

11. Movant has failed to satisfy all of the elements of Bankruptcy Code § 506(b) and allegations that the Debtor is responsible for payment of attorney fees and costs are therefore denied.

WHEREFORE, the Debtor respectfully requests that this Court deny the motion for relief filed by the Movant and grant such other relief as this Court deems just.

Respectfully submitted,

/s/ Dorothy L. Mott

---

Dorothy L. Mott, Esquire  
Mott & Gendron Law  
Attorney ID # 43568  
125 State Street  
Harrisburg, PA 17101  
(717) 232-6650 TEL  
(717) 232-0477 FAX  
doriemott@aol.com